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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/018,237

06/24/2002

Christian Hogl

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8864

49845

7590

03/27/2008

SCHWEGMAN, LUNDBERG & WOESSNER/EBAY

P.O. BOX 2938

MINNEAPOLIS, MN 55402

EXAMINER

OYEBISI, OJO O

ART UNIT

PAPER NUMBER

3696

NOTIFICATION DATE

DELIVERY MODE

03/27/2008

ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

USPTO@SLWIP.COM

Office Action Summary	Application No. 10/018,237	Applicant(s) HOGL ET AL.	
	Examiner OJO O. OYEBISI	Art Unit 3696	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 October 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

In view of the Appeal Brief filed on 10/31/07, PROSECUTION IS HEREBY REOPENED. The finality of the last office action is hereby withdrawn; to avoid abandonment of the application, appellant must exercise one of the following two options:

(1) file a reply under 37 CFR 1.111 (if this Office action is non-final) or a reply under 37 CFR 1.113 (if this Office action is final); or,

(2) initiate a new appeal by filing a notice of appeal under 37 CFR 41.31 followed by an appeal brief under 37 CFR 41.37. The previously paid notice of appeal fee and appeal brief fee can be applied to the new appeal. If, however, the appeal fees set forth in 37 CFR 41.20 have been increased since they were previously paid, then appellant must pay the difference between the increased fees and the amount previously paid.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.

4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1-24 rejected under 35 U.S.C. 103(a) as being unpatentable over Renner et al (Renner hereinafter, WO 97/10560) in view of Taskett (WO 96/38813).

Re claims 1, 2-4, and 6. Renner discloses a method comprising: receiving financial account identifier information of a user at a code allocation unit; generating an access code for the user, the access code being to identify the user to a business entity (see page 21 lines 10-25); and from the code allocation unit, effecting a value transfer utilizing the financial account identifier information and the access code (see page 21 lines 10-16). Renner does not explicitly disclose the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer. However, Taskett discloses the access code (i.e., a unique ID code) being reflected in an amount of value associated with the value transfer (see page 7 lines 13-24) so as to be transmitted to the user together with a receipt for the value transfer (see page 4 lines 25-31). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Taskett to provide added security for the user.

Re claims 5 and 7. Renner further discloses the method according to claim 1, wherein the effecting of the value transfer is by a remote data connection (i.e., Transmitted online, see page 22 lines 3-10)

Re claim 8. Renner does not explicitly disclose the method according to claim 1, wherein: the access code comprises at least two partial codes; and a first partial code from the at least two partial codes is to be transmitted to the user

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together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user.

However, Tasket discloses the access code comprises at least two partial codes (i.e., the unique ID code and the replacement code); and a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user (see the summary of the invention).

Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

Re claims 9, 10. Renner discloses the method according to claim 1, further comprising receiving the identification data of the user at the code allocation unit (i.e., user's bank account, see page 21 lines 10-15)

Re claim 11. Renner further discloses method according to claim 1, further comprising receiving the receipt for the value transfer at the allocation unit (see page 30 lines 15-20)

Re claims 12, 13-15. Renner further discloses unit machine-readable medium having instruction data to cause a machine to: receive financial account identifier information of a user;

generate an access code for the user (see page 21 lines 10-25), the access code being to identify the user to a business entity; and effect a value transfer utilizing the financial account identifier information and the access code (see page 21 lines 10-16). Renner does not explicitly disclose the access code being reflected in an amount of value

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associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer. However, Tasket discloses the access code (i.e., a unique ID code) being reflected in an amount of value associated with the value transfer (see page 7 lines 13-24) so as to be transmitted to the user together with a receipt for the value transfer (see page 4 lines 25-31). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

Re claims 16 and 17-18. Renner further discloses the system-machine-readable medium according to claim 12, wherein the code allocation unit is to effect the value transfer by a remote data connection (i.e., Transmitted online, see page 22 lines 3-10) Re claim 19. Renner does not explicitly disclose the system-machine-readable medium according to claim 12, wherein: the access code comprises at least two partial codes; and a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user.

However, Tasket discloses the access code comprises at least two partial codes (i.e., the unique ID code and the replacement code); and a first partial code from the at least two partial codes is to be transmitted to the user together with the receipt for the value transfer and a second partial code from the at least two partial codes is to be transmitted by an alternative method to the user (see the summary of the invention).

Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

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Re claims 20, 21. Renner further discloses the system-machine-readable medium according to claim 12, wherein the code allocation unit is to receive identification data of the user (i.e., user's bank account, see page 21 lines 10-15)

22. Renner further discloses the system-machine-readable medium according to claim 12, wherein the code allocation unit is to receive the receipt for the value transfer (see page 30 lines 15-20)

Re claim 23. Claim 23 recites similar limitations to claim 1 and thus rejected using the same art and rationale as claim 1 supra.

Re claim 24. Renner further disclose system comprising:

a receiver to receive financial account identifier information of a user;

a generator generate an access code for the user, the access code being to identify the user to a business entity (see pg 21 lines 10-25); and

a transfer module effect a value transfer utilizing the financial account identifier information and the access code (see pg 21 lines 10-16). Renner does not explicitly disclose the access code being reflected in an amount of value associated with the value transfer so as to be transmitted to the user together with a receipt for the value transfer. However, Tasket discloses the access code (i.e., a unique ID code) being reflected in an amount of value associated with the value transfer (see page 7 lines 13-24) so as to be transmitted to the user together with a receipt for the value transfer (see page 4 lines 25-31). Thus it would have been obvious to one of ordinary skill in the art to combine the teachings of Renner and Tasket to provide added security for the user.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571)272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571)272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/THOMAS A DIXON/
Supervisory Patent Examiner, Art
Unit 3694